

<b>Information to identify the case:</b>		
Debtor 1	Michelle D. Easley	
	First Name	Middle Name Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court District of New Jersey		
Case number: 17-26225-JNP		

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michelle D. Easley

10/19/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michelle D. Easley  
Debtor

Case No. 17-26225-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 5

Date Rcvd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 82

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ++++ Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2022:**

Recip ID	Recipient Name and Address
db	+ Michelle D. Easley, 125 Ciseley Drive, Sicklerville, NJ 08081-5719
516995374	+ Advocare SIMA, PO Box 3001 D42, Voorhees, NJ 08043-0598
516995380	+ Alpha Recovery Corp, 5660 Greenwood Plaza Blvd Suite 101, Greenwood Village, CO 80111-2417
516995385	+ Atlantic Credit & Finance, PO box 11887, Roanoke, VA 24022-1887
516995386	+ Bio Reference Lab Inc., 487 Edward H Ross Drive, Elmwood Park, NJ 07407-3127
516995390	++++ CENTRAL CREDIT SERVICE, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, Central Credit Service, 20 Corporate Hills Dr, Saint Charles, MO 63301 Capital Management Services LP, 681 1/2 South Ogden Street, Buffalo, NY 14206-2317
516995388	+ Food Network Magazine, PO Box 6093, Harlan, IA 51593-1593
516995398	+ Garden Gate, 2200 Grand Avenue, Des Moines, IA 50312-5306
516995401	+ HGTV Magazine, PO Box 6093, Harlan, IA 51593-1593
516995403	+ J.C. Christensen & Associates, PO Box 519, Sauk Rapids, MN 56379-0519
516995405	Kennedy Medical Group, PO Box 95000 CL 4570, Philadelphia, PA 19195-0001
516995409	+ M & M Property Management, 169 Bate Avenue, Suite E, West Berlin, NJ 08091-1875
516995422	+ Progressive Financial Services Inc., PO Box 22083, Tempe, AZ 85285-2083
516995425	+ Ralph Gonzalez, Attorney at Law, 2 Woodbrook Rd, Voorhees, NJ 08043-2843
516995427	South Jersey Radiology Associates, PO Box 1710, Voorhees, NJ 08043-7710
516995428	+ Spruce Lending, 201 Mission Street, 11th Floor, San Francisco, CA 94105-8100
516995430	State Of New Jersey, CN-190, Division Of Taxation, Trenton, NJ 08650 State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
517187434	+ TD Bank NA, Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
517054834	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517053897	+ Viewtech Financial Ser, 4761 E Hunter Ave, Anaheim, CA 92807-1940
516995445	+ Wisconsin Energy Conservation, 431 Charmany Dr., Madison, WI 53719-1234
516995447	+ good Housekeeping, PO Box 6093, Harlan, IA 51593-1593

TOTAL: 24

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 19 2022 20:50:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 19 2022 20:50:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	Midland Credit Management, Inc., 320 E. Big Beaver Road, Suite 300, Troy, MI 48083-1271

District/off: 0312-1

User: admin

Page 2 of 5

Date Recd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 82

516995381	^ MEBN	Oct 19 2022 20:45:57	ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516995373	^ MEBN	Oct 19 2022 20:45:39	Advanced Call Center Technologies LLC, PO Box 9091, Gray, TN 37615-9091
516995375	+ Email/Text: kristin.villneuve@allianceoneinc.com	Oct 19 2022 20:49:00	AllianceOne Receivables Management, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
516995379	+ Email/Text: bankruptcydepartment@tsico.com	Oct 19 2022 20:50:00	Alltran Financial LP, PO Box 4044, Concord, CA 94524-4044
516995383	^ MEBN	Oct 19 2022 20:45:52	Asset Recovery Solutio, 2200 E Devon Ave Ste 200, Des Plaines, IL 60018-4501
516995384	+ Email/Text: bankruptcy@pepcoholdings.com	Oct 19 2022 20:50:00	Atlantic City Electric, 5 Collins Drive Suite 2133, Pepco Holdings Inc, Carneys Point, NJ 08069-3600
517173868	+ EDI: RECOVERYCORP.COM	Oct 20 2022 00:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516995395	Email/Text: customercareus@creditcropsolutionsinc.com	Oct 19 2022 20:49:00	Credit Corp Solutions Inc, 180 Election Road Suite 200, Draper, UT 84020
516995387	+ EDI: CAPITALONE.COM	Oct 20 2022 00:43:00	Cap1/boscv, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3440
516995389	+ EDI: CAPITALONE.COM	Oct 20 2022 00:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517115257	Email/PDF: bncnotices@becket-lee.com	Oct 19 2022 20:54:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516995391	+ EDI: CITICORP.COM	Oct 20 2022 00:43:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516995392	+ EDI: CITICORP.COM	Oct 20 2022 00:43:00	Citibank/The Home Depot, Citicorp Credit Svrs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516995393	+ Email/Text: mediamanagers@clientservices.com	Oct 19 2022 20:49:00	Client Services, 3451 Harry Truman Blvd, St Charles, MO 63301-9816
516995394	+ EDI: WFNNB.COM	Oct 20 2022 00:43:00	Comenity/ Pier 1 Imports, PO Box 659617, San Antonio, TX 78265-9617
517090279	EDI: CRFRSTNA.COM	Oct 20 2022 00:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
516995396	+ EDI: CRFRSTNA.COM	Oct 20 2022 00:43:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
516995446	+ EDI: CITICORP.COM	Oct 20 2022 00:43:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
517185747	EDI: Q3G.COM	Oct 20 2022 00:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516995397	^ MEBN	Oct 19 2022 20:46:05	Financial Recoveries, PO Box 1388, Mt Laurel, NJ 08054-7388
516995402	EDI: IRS.COM	Oct 20 2022 00:43:00	Internal Revenue Service, 955 South Springfield Avenue, Bankruptcy Department, Springfield, NJ 08071
516995406	+ Email/Text: PBNCNotifications@perituservices.com	Oct 19 2022 20:49:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
516995407	+ Email/Text: BKNotice@ldvlaw.com	Oct 19 2022 20:49:00	Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269

District/off: 0312-1

User: admin

Page 3 of 5

Date Recd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 82

516995418	Email/Text: compliance@monarchrm.com	Oct 19 2022 20:49:00	Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210
517117560	+ EDI: AISMIDFIRST	Oct 20 2022 00:43:00	MidFirst Bank, 999 NorthWest Grand Blvd, Oklahoma City, OK 73118-6051
516995410	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	Midland Credit Mgmt, PO Box 2121, Warren, MI 48090-2121
516995411	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995416	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
517163914	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 19 2022 20:50:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516995417	+ EDI: AISMIDFIRST	Oct 20 2022 00:43:00	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
516995419	EDI: PRA.COM	Oct 20 2022 00:43:00	Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
517142647	EDI: PRA.COM	Oct 20 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517142650	EDI: PRA.COM	Oct 20 2022 00:43:00	Portfolio Recovery Associates, LLC, c/o Tjx, POB 41067, Norfolk VA 23541
516995421	Email/Text: signed.order@pfwattorneys.com	Oct 19 2022 20:49:00	Pressler And Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516995424	+ Email/Text: clientrelations@optiosolutions.com	Oct 19 2022 20:49:00	Quality Collectin Services, Po Box 4699, Petalmula, CA 94955-4699
517174935	EDI: Q3G.COM	Oct 20 2022 00:43:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517174369	EDI: Q3G.COM	Oct 20 2022 00:43:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518831517	Email/PDF: bncnotices@becket-lee.com	Oct 19 2022 20:54:41	SORBUS TRUST II, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516995426	EDI: RMSC.COM	Oct 20 2022 00:43:00	Sams Club, PO Box 530942, Atlanta, GA 30353-0942
516995432	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Syncb/ Old Navy, PO Box 965005, Orlando, FL 32896-5005
516995433	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Syncb/ TJX Cos, PO BOx 965064, Orlando, FL 32896-5064
516995434	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Syncb/HHGREG, Po Box 965035, Orlando, FL 32896-5035
516995436	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Syncb/Nations, Po box 965064, Orlando, FL 32896-5064
516995435	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
516997650	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516995437	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516995438	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0312-1

User: admin

Page 4 of 5

Date Recd: Oct 19, 2022

Form ID: 3180W

Total Noticed: 82

516995439	+ EDI: RMSC.COM	Oct 20 2022 00:43:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516995442	EDI: TDBANKNORTH.COM	Oct 20 2022 00:43:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517208447	+ Email/Text: bncmail@w-legal.com	Oct 19 2022 20:50:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516995444	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 19 2022 20:50:00	Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026, Cedar Rapids, IA 52408
516995440	EDI: WTRRNBNK.COM	Oct 20 2022 00:43:00	Target Corporation, PO Box 038994, Tuscaloosa, AL 35403-8994
516995441	+ EDI: WTRRNBNK.COM	Oct 20 2022 00:43:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516995443	+ EDI: PRATHEBUR	Oct 20 2022 00:43:00	The Bureaus Inc, 650 Dundee Road Suite 370, Northbrook, IL 60062-2757
517073018	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 19 2022 20:49:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 58

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516995382	*+	ARS/Account Resolution Specialist, PO Box 459079, Fort Lauderdale, FL 33345-9079
516995376	*+	AllianceOne Receivables Management, 4850 Street Road, Suite 300, Trevose, PA 19053-6643
516995378	*+	Alliedinterstate, Po Box 361477, Columbus, OH 43236-1477
516997119	*+	Good Housekeeping, PO Box 6093, Harlan, IA 51593-1593
517036124	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516995408	*+	Lyons, Doughty & Veldhuis PC, PO Box 1269, Mt Laurel, NJ 08054-7269
516995412	*+	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995413	*+	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995414	*+	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
516995415	*+	Midland Funding, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
517164652	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
516995420	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541
516995423	*+	Progressive Financial Services Inc., PO Box 22083, Tempe, AZ 85285-2083
516995429	*+	Spruce Lending, 201 Mission Street, 11th Floor, San Francisco, CA 94105-8100
516995377	##+	Alliedinterstate, Po Box 361477, Columbus, OH 43236-1477
516995404	##+	Judith Easley, 14 Wynmere Drive, Sicklerville, NJ 08081-2213
516995431	##	Stoneleigh Recovery Associates, PO Box 1479, Lombard, IL 60148-8479

TOTAL: 0 Undeliverable, 14 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Michelle D. Easley jjresq@comcast.net jjrogers0507@gmail.com
Raymond Shockley, Jr	on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7